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ABSTRACT

A directory of 87 scholarships and financial assistance programs available to migrant high school students provides general information about the programs and gives contacts for applications. An introduction discusses types of financial assistance, how to apply for financial aid, college costs, and examples of scholarships awarded to migrant students in Arizona. The directory lists assistance programs by subject of award or recipient--migrant, ethnic, disadvantaged, minorities in specific fields of study--and by source--federal, federal assistance in health-related fields, and private college/universities. It also provides addresses of United States Department of Education regional offices and state educational agencies. Entries describing assistance programs typically include address, purpose, eligibility, financial data, deadlines, and duration. A discussion of financial assistance at private colleges/universities gives reasons why migrant students might consider these institutions, lists 14 private universities and the 8 Ivy League schools, and provides a form outlining a sample financial aid award from Yale University. (LFL)

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SCHOLARSHIPS AND FINANCIAL ASSISTANCE

A DIRECTORY FOR MIGRANT HIGH SCHOOL STUDENTS AND COUNSELORS

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Office of Educational Research and Improvement
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PREPARED BY

INTERSTATE MIGRANT SECONDARY TEAM PROJECT

2802 JUAN STREET, #28
SAN DIEGO, CALIFORNIA 92110
SUSAN MORSE
COORDINATOR

May 1987

BEST COPY AVAILABLE

A DIRECTORY
OF
SCHOLARSHIPS AND FINANCIAL ASSISTANCE
AVAILABLE TO
MIGRANT HIGH SCHOOL GRADUATES

Prepared by the

Interstate Migrant Secondary Team Project
2802 Juan Street
Suite 28
San Diego, California 92110
(619) 295-1313

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PREFACE

The scholarships and financial assistance programs described in this directory are samples of the many opportunities open to migrant high school graduates who wish to consider higher education. The programs included were brought to the attention of the Interstate Migrant Secondary Team by educators and others who responded to requests for scholarship information.

Each listing provides general information about the scholarship or assistance programs and gives contacts for applications. Deadlines vary among the programs, and students considering applying are advised to initiate contact promptly.

Like other information sources, this directory is an evolving one. Administrators, counselors and others who know of additional scholarship and financial aid programs are urged to share this information with the Interstate Migrant Secondary Team Project to be included in further directory updates.

Copies of this directory are available at no charge by writing to the Interstate Migrant Secondary Team Project in San Diego, California.

Interstate Migrant Secondary Team Project
2802 Juan Street
Suite 28
San Diego, California 92110
(619) 295-1313

Written by: Susan C. Morse
Edited by: Myrna M. Zambrano

INTRODUCTION

TO THE STUDENT:

Migrant students are among the most desirable candidates for university and college scholarships today, because:

1) Most migrant students have real economic need,
2) Migrant students are underrepresented in higher education.

Don't decide against going to college because of the cost. Remember, financial assistance is available!

It will be helpful if you remember to be:

1) persistent
2) self-confident
3) attentive to detail

Your counselor can help support your academic and financial aid applications with a letter of recommendation submitted with those of your teachers. Counselors can make the difference.

****

TO THE COUNSELOR:

The education of migrant children has improved dramatically since the inception of the Migrant Education Program in 1966. Still, migrant students have the highest dropout rate (at all levels of education) of any identified group in the public school system.

In addition to the attention migrant programs already focus on education assistance at the elementary and secondary levels of education; increased attention must be given to preparing students for successful post-secondary experiences.

High student goals and aspirations have been shown to have a highly positive effect on student success. Educators of migrant students must encourage them to aim for high goals and to pursue them persistently.

A letter of recommendation from you explaining the student's financial and academic status is important to an admissions committee. You can make the difference.

TYPES OF FINANCIAL ASSISTANCE

There is financial aid money to help you pay for your education. Your counselor can help you apply.

GRANTS
A grant is a gift of money that does not have to be repaid.

There are private student grants and grants awarded by the federal government to guarantee low-income students financial assistance with college costs. See: "Federal" in this directory.

SCHOLARSHIPS
Scholarships are gifts of money awarded to students on the basis of academic excellence and promise of future achievement.

The financial aid office of each college should be contacted regarding available scholarships.

WORK STUDY
The Work Study Program enables you to earn money through part-time employment on campus.

You may work up to 15 hours per week during school and full-time during vacations. Your earnings will vary depending upon the hours you have available and your financial need. Apply directly to the college of your choice and complete the financial aid items on the application. Also see: "Federal" in this directory.

LOANS
A loan is money which must be repaid. Long term student loans allow you to repay at low interest after you graduate or complete your education.

Loans should only be considered as a last resort to financing your education. If you need to apply for a loan, discuss this with the financial aid officer at your college of choice to determine the best loan package that is available. See: "Federal" in this directory.

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The financial aid office of the college often prepares a financial "package" for a student which will combine more than one source of financial assistance available to that student; colleges sometimes add funds of their own or campus employment to this "package". Apply for all of the financial assistance that is available to you!

ASK YOUR COUNSELOR. ASK YOUR MIGRANT COUNSELOR.

HOW TO APPLY FOR FINANCIAL AID

1. PLAN EARLY.

2. Study financial aid references and college catalogs, as well as family contacts through companies or social organizations.

3. When you select and apply to a college for admission, also request a Financial Aid Application. These are two different processes.

4. Obtain a copy of "Meeting College Costs" from the scholarship office of your high school (also available free of charge from College Board Publication Orders, Box 2813, Princeton, New Jersey, 08540).

5. Some colleges will require a copy of the parents' income tax form (Form 1040 and any attached schedules) to verify income.

6. FILE YOUR FINANCIAL AID APPLICATIONS EARLY!!! Late applicants may find that available funds have been committed to others.

GETTING FINANCIAL AID

Students who are applying for financial aid will usually have to fill out a Financial Aid Form (FAF) from the College Scholarship Service or a Student Aid Application (i.e., Student Aid Application for California "SAAC"). These applications are used to estimate the amount you or your family can pay toward your costs for college.

If you are applying ONLY for federal student financial aid under the Pell Grant, Guaranteed Student Loan, Supplemental Education Opportunity Grant, College Work Study, and National Direct Student Loan Programs, you may use the free "Application for Federal Student Aid."

RESIDENCY DOCUMENTATION

Students with incomplete documentation or documentation pending:

Most colleges and universities do not limit student attendance on the basis of citizenship. However, most state or federal assistance requires documentation of residency status. Many colleges and universities, especially those with large endowments (i.e., private and large public institutions) can and will provide assistance as needed to any student they accept. Students should not postpone plans for higher education because of incomplete documentation.

COLLEGE COSTS

What do college costs include?

1. Tuition and fees, which can vary from about $300 to over $10,000 per year in private institutions. California community colleges currently charge a tuition of $50 per semester for 6 units or more.

2. Room and board. (This expense to the family should be considered even by students who plan to live at home.)

3. Books and supplies - approximately $350 per year; more in some major areas of study.

4. Personal - clothing, laundry, recreation, medical, and dental services.

5. Transportation - car expenses if commuting, or cost of trips home if away at school.

Approximate college costs (per year):

	At Home	On Campus
Community college (2 year public)	$2,900	$3,900
4 year public	4,500	6,000
4 year private	9,500	15,000+

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ASK YOUR COUNSELOR. ASK YOUR MIGRANT COUNSELOR

EXAMPLES OF SCHOLARSHIPS AWARDED TO MIGRANT STUDENTS IN ARIZONA

Number of Scholarships Awarded	Name of Scholarship	Total $ Amount
12	Joseph Mattera	$1,800.00
8	Arizona Western College-Pres.	1,920.00
1	Classroom Teachers Assoc.	300.00
1	Somerton Rotary	500.00
1	Outstanding Business Student	200.00
3	Arizona Western College-Leadership	720.00
2	Classic Chevy Club of Yuma	500.00
1	League of United Latin American Citizens	500.00
1	Leo K. Murphy Memorial	1,000.00
1	University of Arizona Academic	
1	Northern Arizona University Academic	
1	Yuma Legal Secretaries	500.00
1	Soroptimist Youth Citizenship	300.00
1	Yuma High School Hero Club	
1	Northern Arizona U. Academic	
1	American Legion Post #56	200.00
1	Yuma Homemakers Club	600.00
1	AAMA Karl B. Witte Memorial	350.00
1	Yuma Regional Medical Center	750.00
1	Yuma Optimist Scholarship	2,000.00
1	Cecil Marie Esterbrook Memorial	
1	Yuma School of Beauty	150.00
		$ 12,290.00

Scholarships:

BEAM, INC.
Becas Estudiantiles a Migrantes, Inc.
P.O. Box 4368
Visalia, CA 93291

Contact local Migrant Education Regional Programs in California or:

California Department of Education
Migrant Education Section
721 Capitol Mall, Second Floor
Sacramento, CA 92814
(916) 324-1558

Purpose To provide financial assistance to migrant students.

Eligibility Must be eligible for the Migrant Education Program.

Financial data Varies from $100 to $500 for a four year period.

COMITE MEXICANO DE BENEFICIENCIA
7432 Troon Way
Sacramento, CA 95822
(916) 391-1204

Purpose To give financial assistance to students whose relatives are affiliated with one of the lodges of the Comite Mexicano de Beneficiencia.

Eligibility Student must have relatives affiliated with one of the lodges of the Comite Mexicano de Beneficiencia and be a graduating senior.

Financial data Varies among the different lodges in California (approximately 37). Students need to apply to the lodge in their area.

JOSEPH MATTERA NATIONAL SCHOLARSHIP FUND FOR MIGRANT CHILDREN
BOCES Geneseo Migrant Center and Dropout Fund
Holcomb Building 210-21
Geneseo, NY 14454
(716) 245-5681

Purpose To assist financially needy migrant youth who have the potential and desire to further their education beyond the high school level.

Eligibility Applicants must be migratory farmworkers or children of migratory farmworkers (priority is given to interstate migrant youth); and be enrolled in or accepted by an accredited public or private college, technical school, or vocational institution or be dropouts or potential dropouts from school who show promise of ability to continue schooling; and be recommended by a representative of a community, school or other educational agency able to vouch for the educational status, financial need, and migratory status of the applicant.

Financial data The amount varies, depending upon the financial need and potential of the recipient. Generally, awards range from $50 to $400 per year.

OHIO STATE UNIVERSITY MIGRANT STUDENT SCHOLARSHIPS
Office of Minority Affairs (Campbell Soup Scholarships)
1000 Lincoln Tower, Cannon Drive
Columbus, OH 43210
(614) 292-0624

Purpose To assist Ohio resident migrant students interested in pursuing an undergraduate degree program at the university.

Eligibility Ohio State residents who are migrant students and intend to study at Ohio State University.

Financial data Scholarship recipients will be expected to apply for entitlement funds from the Federal Pell Grant (see: "Federal" in table of contents) and the State of Ohio Instructional Grant. These grants will present a gift aid allotment of $2,600. Campbell participants will be awarded the maximum work study allotment permissible, which will be another $1,400, giving the Cambell participant a total of $3,900 or 66% of their estimated budget of $5,800.

Applicants must be members of an ethnic minority group: Black, Hispanic, Native American, or Asian American. They must have a cumulative grade point average of 3.0 or better in a college preparatory curriculum.

Grants:

COLLEGE ASSISTANCE MIGRANT PROGRAM
U.S. Department of Health and Human Services
Parklawn Building, Room 8-38
5600 Fishers Lane, Rockville, MD 20857
(301) 443-1173

Purpose To assist students who are engaged in, or whose families are engaged in, seasonal farmwork, and who are admitted to or enrolled in an institution of higher education. The grants are awarded to designated institutions which in turn provide programs of assistance to students.

Financial data The actual negotiation and awarding of grants is done at the discretion of the Department of Education Office of Assistance Management and Procurement Services.

Scholarships:

ASIAN AMERICAN JOURNALISTS ASSOCIATION SCHOLARSHIP AWARD
Asian American Journalists Association
3921 Wilshire Boulevard, Suite 315
Los Angeles, CA 90010
(213) 389-8383

Purpose To provide financial assistance to Asian American students interested in careers in broadcast or print journalism.

Eligibility Applicants must be Asian American high school seniors or college students attending accredited institutions. Selection is based on scholastic achievement, demonstrated journalistic ability, a desire to pursue a news media career, and community involvement.

Financial data Stipends range from $250 to $2,500. Number awarded varies from 10 to 14 each year.

Duration One year; renewable.

Deadline April of each year.

CALIFORNIA FIRST BANK SCHOLARSHIP
Japanese American Citizens League
1765 Sutter Street
San Francisco, CA 94415
(415) 921-5225

Purpose To provide financial assistance for undergraduate education to students of Japanese American descent who are residents of California.

Eligibility Applicants must be graduating high school seniors who are Japanese American and planning to enter a trade school, business school, college or university. California residency is required. Selection is based upon financial need, academic record, and extracurricular school or community activities.

Financial data Stipends vary from $800 to $1000 per year.

Duration One year.

Deadline March of each year.

CATHOLIC NEGRO SCHOLARSHIP FUND
Catholic Scholarship for Negroes, Inc.
73 Chestnut Street
Springfield, MA 01103

Purpose To provide financial assistance to Blacks interested in pursuing post secondary education.

Eligibility Black students about to enter or wishing to conitnue college are eligible to apply. Financial need must be demonstrated. Students do not have to be Catholic or plan on attending a Catholic college.

Financial data Awards average $300 for one year and are renewable.

Deadline January of each year.

HERBERT LEHMAN EDUCATION FUND
NAACP Legal Defense & Educational Fund
99 Hudson Street
New York, NY 10013
(212) 219-1900

Purpose To provide financial assistance to needy students entering desegregated and publicly supported undergraduate colleges and universities in the deep South.

Eligibility Applicants must be Black high school students who can demonstrate financial need.

Deadline April of each year.

UNITED NEGRO COLLEGE FUND SCHOLARSHIPS
United Negro College Fund
500 East 62nd Street
New York, NY 10021
(212) 644-9600

Purpose To provide financial assistance to students interested in attending black senior colleges and universities located in Ohio and eleven southern states.

Eligibility Applicants must be high school graduates with strong academic backgrounds. Financial need must be demonstrated.

UNITED NEGRO COLLEGE FUND continued

Financial data Awards are intended to cover tuition and range from $100 to $2000 per year.

Deadline Deadline dates vary. Applicants should apply directly to the institution they plan to attend.

Scholarships:

ASSOCIATION OF MEXICAN-AMERICAN EDUCATORS, INC.
P.O. Box 782
Fresno, CA 93712-0782

This organization covers eight separate regions. Contact the main office listed above for scholarships awarded in your region. Only the San Diego Regional Chapter is listed below.

ASSOCIATION OF MEXICAN-AMERICAN EDUCATORS
(SAN DIEGO CHAPTER)
P.O. Box 3024
San Diego, CA 92110

Purpose To give financial assistance to two high school students from each high school in the San Diego Unified School District.

Financial data Amounts vary from $100 to $500; forty scholarships are awarded.

VIKKI CARR SCHOLARSHIP AWARDS
Vikki Carr Scholarship Foundation
P.O. Box 5126
Beverly Hills, CA 90210

Purpose To provide financial assistance to Mexican American students who are interested in pursuing their education at a college or university.

Eligibility Applicants must be Mexican American residents of California and between 17 and 22 years of age. Selection is based on scholastic achievement, community service, and financial need.

Financial data Awards range from $250 to $1500. Number of awards varies from 6 to 919 each year.

Duration One year.

Deadline March of each year.

ETHNIC MISSION'S SCHOLARSHIP

Baptist General Convention of Texas
511 North Akard
Dallas, TX 75201-3355
(214) 720-0550

Purpose To aid deserving students of Latino or Asian descent who are unable to finance a college education.

Eligibility Latino or Asian students of high character and above average scholarship ability are eligible. Applicants must be American citizens or be applying for American citizenship, residents of Texas, member of a Southern Baptist Church or mission in Texas, and have at least a 3.0 grade point average. They must plan to attend a Texas Baptist educational institution. High school seniors and students in college may apply. Transfer students are considered if professional or scholastic reasons warranted a change.

Financial data The basic award is $800 per year or $400 per semester. Payment is at the rate of $27 per semester hour, up to 15 hours.

Duration One year; renewal possible for no more than 4 years.

Deadline Applications may be sumitted in April, July, or November of each year. A personal interview is required.

HISPANIC STUDENT SCHOLARSHIP

Ohio State University
Hispanic Student Program
347 Ohio Union
1739 North High Street
Columbus, OH 43210
(614) 292-2917

Purpose To assist Hispanic students interested in pursuing an undergraduate or graduate degree program at Ohio State University.

Eligibility Applicant must be of Hispanic background and a citizen of the U.S. or a legal resident. Undergraduates must have at least a 3.0 grade point average and graduate students at least a 3.5 grade point average.

Financial data Two grants of $400 each are awarded in March. Applications should be submitted by January.

JOHNSON FOUNDATION
Mrs. Clotee Best/Asst. Administrator, George E.
8522 south Lafayette Avenue
Chicago, IL 60620

LATIN AMERICAN EDUCATIONAL FOUNDATION
1245 East Colfax St., Suite 306
Denver, CO 80218
(303) 863-0011

Purpose To provide Hispanic students financial assistance for college or vocational training.

Eligibility Applicants must be Hispanic and residents of Colorado.

Financial data Awards range from $200 to $600 per semester or quarter. There is a one-time non-refundable application fee of $20.

LULAC NATIONAL SCHOLARSHIP FUND
League of United Latin American Citizens (LULAC)
400 First Street, N.W., Suite 716
Washington, D.C. 20001
(202) 347-1652

Purpose To provide financial assistance to Hispanic students interested in post secondary education.

Eligibility Applicant must be a U.S. citizen or permanent resident and of Hispanic origin. Outstanding academic performance and financial need are also required. The application process should be initiated at a local LULAC chapter by the end of March.

Financial data Approximately 800 awards are given each year ranging from $250 to $1000.

Duration One year. Award recipients may reapply every year.

MEXICAN STUDIES SCHOLARSHIP
5600 Fisher Lane
Parklawn Building Room 9A
Rockville, M.D. 20857

NAL HEALTH COUNCIL
Box 40
Radio City Station
New York, NY 10019

NATIONAL FUND FOR MINORITY ENGINEERING STUDENTS
220 East 42nd Street Suite 3105
New York, NY 10017

NATIONAL HISPANIC SCHOLARSHIP FUND
P.O. Box 748
San Francisco, CA 94101
(415) 892-9971

Purpose To provide financial assistance to Hispanic undergraduate and graduate students who wish to continue their college education.

Eligibility Applicants must be U.S. citizens or permanent residents with at least one parent of Hispanic background. Students need to have completed 15 units of college work prior to applying and be presently enrolled or attending college full-time. Eligibility is based on academic achievement, leadership qualities and financial need.

Financial data Awards range from $400 to $1000 and may be renewed.

Deadline Applications should be requested in late July and are accepted from August 5th to October 5th of each year. (Enclose a self-addressed stamped envelope.)

P.E.O. EDUCATIONAL FUNDS
3700 Grand Avenue
Des Moines, Iowa 50317

RAMONA'S MEXICAN FOOD PRODUCTS SCHOLARSHIP
13633 South Western Avenue
Garden, CA 90249
(213) 323-1950

Purpose To provide financial assistance to Hispanic high school graduates who are interested in post secondary education.

RAMONA'S MEXICAN FOOD PRODUCTS SCHOLARSHIP
continued

Eligibility Applicants must be residents of California and have graduated from Garfield, Roosevelt or Lincoln High School in Los Angeles. Financial need must also be demonstrated.

Financial data Awards range from $150 to $5000 to be used for tuition, books, and fees.

Duration One year with possible renewal.

SOCIETY OF WOMEN ENGINEERS
United Engineering Center
345 East 47th Street
New York, NY 10017

YOUTH OPPORTUNITIES FOUNDATION
8820 Sepulveda Boulevard, Suite 208
P.O. Box 45762
Los Angeles, CA 90045
(213) 670-7664

Purpose To provide financial assistance to excellent students of Hispanic background interested in pursuing post secondary education.

Eligibility Applicant must be a high school senior, resident of California, with at least one parent of Mexican or Latin American origin, and be in the top 10% of his/her class. Students do not have to be U.S. citizens.

Financial data Grants vary from $100 to $500.

Deadline March 31st of every year. Students must request an application in writing. This letter is considered part of the application process.

Grants:

ANDREW W. MELLON FOUNDATION
The National Hispanic Scholar Awards Program
The College Board
45 Columbus Avenue
New York, NY 10023-691
(212) 713-8000

Purpose This foundation awards a grant to the College Board of New York City for scholarships to Hispanic high school seniors. The National Hispanic Scholar Awards Program is intended to encourage recruitment of Hispanic students by colleges and universities.

Eligibility Students must be high achieving Hispanics. Application process should be initiated in the junior year of high school. Semi-finalists and finalists are judged on their grades, PSAT and SAT scores.

Financial data The board will provide scholarships of $1500 each to approximately 500 seniors.

SOCIETY OF HISPANIC PROFESSIONAL ENGINEERS COLLEGE STUDENT EDUCATION GRANT
Society of Hispanic Professional Engineers Foundation
P.O. Box 87, Main Office
Los Angeles, CA 90053

Purpose To provide undergraduate scholarships for deserving Hispanic students seeking careers in engineering and science.

Eligibility Applicants must be enrolled in a college or university, be pursuing an engineering or science course of study, and plan to pursue a career in one of these areas. Selection is based on financial need and career potential.

Financial data Amounts vary.

Duration Academic year; renewal possible.

Limitations Recipients of the fellowship must join the Society of Hispanic Professional Engineers to be considered for further assistance.

Deadline April of each year.

SOCIETY OF HISPANIC PROFESSIONAL ENGINEERS HIGH SCHOOL EDUCATION GRANT

Society of Hispanic Professional Engineers Foundation
P.O. Box 87, Main Office
Los Angeles, CA 90053

Purpose To provide undergraduate scholarships for deserving Hispanic students seeking careers in engineering and science.

Eligibility Applicants must be in the graduating class of a high school or its related equivalent. They must plan to continue their education in engineering or science and be qualified for college entrance. Students must have completed two semesters of algebra, one semester of either chemistry or physics. Selection is based on career potential and financial need.

Financial data Amounts vary.

Duration One academic year; renewal possible.

Limitations Recipients of the scholarship must join the Society of Hispanic Professional Engineers to be considered for further assistance.

Internships:

MEXICAN AND AMERICAN FOUNDATION
1446 Front Street, Suite 203
San Diego, CA 92102
(619) 232-1010

Purpose To provide internships to students of Mexican American heritage; primarily juniors and seniors in college. Internships are in graphic arts, journalism, marketing, public relations, and business management.

Eligibility Students must be of Mexican American heritage and have leadership qualities.

Financial data This is a 200 hour internship. A few stipends of $1000 each are available.

Deadline Applications should be submitted by the first Friday of every month.

FINANCIAL ASSISTANCE FOR DISADVANTAGED STUDENTS

SEE ALSO: FEDERAL LOANS AND GRANTS

Scholarships:

AGI MINORITY PARTICIPATION PROGRAM SCHOLARSHIPS
American Geological Instutute
Box 10031 Lamar University Station
Beaumont, TX 77710
(713) 838-8233

Purpose To assist minorities of academic excellence in the study of geoscience.

Eligibility Students must be members of the following ethnic groups: Black Americans, Hispanics, and Native Americans who have demonstrated academic excellence and probable future success in the geosciences profession.

Financial data Scholarships range from $250 to $1,500 per year.

Deadline February of every year

Grants:

CALIFORNIA STUDENT AID COMMISSION
1410 5th Ave.,
Sacramento, CA 95814 (916) 322-0435

Purpose To assist students of high potential from ethnic or low income families who, without adequate financial support, would be unable to gain access or persist in post-secondary educational programs.

Eligibility Students whose families do not have incomes above set levels. Students must meet citizenship and residency requirements. They must attend a California college.

Financial data Approximately 4,500 grants are awarded anually.

FEDERAL FINANCIAL ASSISTANCE

The U.S. Department of Education provides for the largest and most commonly applied for financial aid programs. These programs are listed in the following paragraphs. Copies of the applications are available at postsecondary schools and at high schools. You may obtain a student guide by writing to:

The Student Guide: Five Federal Financial Aid Programs, 1986-1987
Student Guide
Department DEA-84
Public Documents Disrtribution Center
Pueblo, CO 81009

COLLEGE WORK-STUDY PROGRAM (CWS)

This program provides part-time employment to eligible postsecondary students to help meet educational expenses. Undergraduate, graduate, or professional students enrolled as regular students, are maintaining satisfactory progress in their education, have demonstrated financial need, and do not owe a refund on a Title IV Grant are eligible. The financial aid administrator sets the student's work schedule.

Grants:

PELL GRANT PROGRAM

This program provides grants to eligible postsecondary students with demonstrated financial need to assist them in meeting educational expenses. To be eligible students must be undergraduates enrolled in eligible instututions of higher education on at least a half-time basis and be making satisfactory progress. U.S. citizenship or permanent residency is required. Grants are estimated to range from $200 to $1900. To apply for a Pell Grant students must complete the Federal form called "Application for Federal Student Aid" or one of several of several private or State need analysis applications which are used to determine eligibility for other sources of financial aid.

SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (SEOG)

This grant provides eligible postsecondary students with demonstrated financial need assistance to help them meet educational expenses. Eligible students must be undergraduate students enrolled in an accredited institutions, who are maintaining satisfactory progress in their education, be U.S. citizens or permanent residents, and they must not owe on a Title IV Grant. Grants are for undergradute students and range from $200 to $2,000.

Loans:

GUARANTEED STUDENT LOAN PROGRAM

This program authorizes low-interest deferred loans for educational expenses available from eligible lenders. The family income must be less than $30,000. If over this amount, students must demonstrate financial need. The maximum loan may not exceed $2,500. Graduate students are eligible to borrow larger sums.

NATIONAL DIRECT STUDENT LOAN (NDSL)

This program provides eligible post secondary students, with demonstrated financial need, loans to help them meet educational expenses. Applicants must be undergraduate, graduate, or professional students enrolled as regular students, maintaining satisfactory progress in their education, who have demonstrated financial need, and do not owe a refund on Title IV Grants, are eligible. The average loan to students is $875. The cumulative maximum may not exceed $12,000. Repayment of the loan begins six months after a borrower ceases to carry at least one half the normal academic work load. Full payment must be made within 10 years.

FEDERAL ASSISTANCE FOR STUDENTS IN HEALTH-RELATED FIELDS

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
This department administers programs of assistance to students with financial need. General information on these programs may be obtained from:

Department of Health and Human Service
Parklawn Building, Room 8-38
5600 Fishers Lane
Rockville, MD 20857
(301) 443-1173

Scholarships:

EXCEPTIONAL FINANCIAL NEED SCHOLARSHIP PROGRAM FOR FIRST YEAR STUDENTS

The purpose of this program is to make funds available to first-year full-time students of exceptional financial need. Scholarships are awarded to encourage needy students to pursue a career in one of the specified health professions. Eligible students must meet citizenship and residency requirements. Students are given a monthly stipend, payment of tuition, fees, and other reasonable educational costs.

Division of Student Assistance
Health Resources and Services Administration
Parklawn Building Room 8-38
5600 Fishers Lane
Rockville, MD 20857
(301)443-4776

NATIONAL HEALTH SERVICES CORPS SCHOLARSHIP PROGRAM

This program provides a stipend and payment of school tuition and fees for each year of support, recipients are obligated to serve one year in full-time clinical practice serving populations in federally-designated areas of health manpower shortage aeas of the United States. The minimum service obligation is 2 years. To request information contact:

NHSC Scholarships
Parklawn Building 7-34
5600 Fisher's Lane
Rockville, MD 20857

Loans:

HEALTH EDUCATION ASSISTANCE LOANS (HEAL)

This program provides loans to students enrolled in eligible health professions educational programs at participating institutions. Students must meet citizenship and residency requirements. Students may borrow $20,000 per year, and a maximum of $80,000. The student will need certification of school enrollment, and must complete the appropriate applications.

Health Services and Services Administration
Parklawn Building
Room 8-39
5600 Fishers Lane, Rockville, MD 20857
(#01) 443-1540

HEALTH PROFESSIONS STUDENT LOANS (HPSL)

This program assists students in specified health professions by providing long-term, low interest loans. Eligible applicants must be enrolled in a health professions course of study in an accredited institution of higher education. The student must meet the citizenship and residency requirements. The maximum amount a student may borrow is the cost of tuition and $2,500 for any one academic year. Students must meet financial need criteria. For further information contact:

Division of Student Assistance
Health Resources and Services Administration PHS, DHS
Parklawn Building
Room 8-44
5600 Fishers Lane
Rockville, MD 20857
(301) 443-1173

FINANCIAL ASSISTANCE AT PRIVATE COLLEGES & UNIVERSITIES

Private colleges and universities throughout the United States can be excellent institutions of higher learning for minority and migrant students. These schools usually have smaller class sizes, more individualized attention, and can provide a chance to work on special projects and assignments.

High school students may overlook these schools because of the higher cost compared to public universities and the distance from home. However, it should be noted that many private colleges and universities have the means to offer more financial aid to students than larger public schools. Financial aid is given as a gift, scholarship, work study, and/or a loan. Money is allowed for room and board, since commuting to these schools is uncommon. Roundtrip travel expenses from a student's hometown to the school are also included in the financial aid award.

Many eastern schools also have a policy to recruit and accept minority students such as Hispanics, Blacks, and Asians, as well as those from regions underrepresented in their student body like those from the Midwest and West coast. The migrant student may be the person they're looking for to help create a well-rounded academic community.

Some private colleges and universities are listed below.

Bard College, New York
Barnard College, New York
Boston University, Massachusetts
Bowdoin College, Maine
Bryn Mawr College, Pennsylvania
Hamilton College, New York
Middlebury College, Vermont
Massachusetts Institute of Technology, Massachusetts
Mt. Holyoke College, Massachusetts
Smith College (women's college), Massachusetts
Stanford University, California
Tufts University, Massachusetts
Vassar College, New York
Wesleyan University (women's college), Connecticut

Scholarships to Ivy League Colleges

Eight colleges in the east are part of the Ivy League. These schools are related through similar admission and school policies. They have the reputation of being highly selective, looking for students who are motivated, interesting, and have the drive to excel. Many factors other than academic performance are considered in the admissions process such as general promise, special talents, ethnic and regional variety, and community service.

The Ivy League have admission that is "aid-blind." This means that the financial aid application will be looked at separately from the academic application. Once a student has been accepted, the school is obligated to meet his/her financial need. These schools are:

Brown University, Rhode Island
Columbia University, New York
Cornell University, New York
Dartmouth University, New Hampshire
Harvard University, Massachusettes
Princeton University, New Jerse
University of Pennsylvania, Pennsylvania
Yale University, Connecticut

The following page shows a sample financial aid award from Yale University. Notice that the student's need was met by the school through a university gift scholarship. Approximately 60% of Yale's students receive some kind of financial aid.

Sample Award

The following sample financial aid package is for a student living in Chicago, and illustrates the various components of a typical award. In this hypothetical case, it is assumed that the Financial Aid Office has determined (on the basis of the need analysis) that the parents and student together can contribute $2,500 toward the year's college expenses, and that the financial aid award will meet the student's full need.

Projected Expenses	
Tuition	$9,050
Room and board	3,930
Miscellaneous living expenses	1,170
Travel allowance (Illinois)	500
Total Budget	**$14,650**

Available Resources	
Family contribution (parents' contribution plus student's contribution, including summer earnings)	2,500
Total Need (the difference between the total budget and the family contribution)	$12,150

Financial Aid Package	**A***	**B***
Termtime job	1,000	1,000
Guaranteed Student Loan (net after Loan Origination Fee)	2,300	1,860
Total Self-Help	3,300	2,860
Outside scholarship	none	1,000
University scholarship	8,850	8,290
Total Financial Aid Award	$12,150	$12,150

*Package A includes no outside scholarship. In package B it is assumed that the hypothetical student has won a $1,000 National Merit Scholarship. Student B thus has a self-help level that is $440 less than that of student A ($300 plus 20 percent of $700 — see Outside Scholarships above), and a University scholarship that is $560 less. This illustrates how the Merit Scholarship affects the financial aid package.

FINANCIAL ASSISTANCE FOR MINORITIES IN SPECIFIC FIELDS OF STUDY

Scholarships:

BUSINESS

Kodak Minority Academic Awards Program Recognizes scholastically proven minority students and encourages their potential for educational excellence by providing a program of scholarships in science, engineering, and quantitative business studies at selected post secondary schools. Awards are granted annually at 27 public and private colleges and universities. The program covers approximately 50% of tuition costs. 59 awards are granted each year. Contact the Eastman Kodak Company, 343 State Street, Rochester, NY 14650; (716) 724-3127.

DENTAL

American Fund for Dental Health awards Dental scholarships for Minority Students Program. Applicants must be U.S. citizens from a minority group which is currently underrepresented in the dental profession: Native Americans, Black American, Mexican-Americans, or Puerto Ricans. The amount of the stipend is $2,000. This amount is to be used to cover school expenses and living costs during the first year of dental school. Application deadline is May of each year. Contact the American FUnd for Dental Health, 211 East Chicago Avenue, Ste. 1630, Chicago Illinois 60611; (312) 787-6270.

ENGINEERING

Bell Laboratories Engineering Scholarship Program provides assistance to U.S. Citizens who are members of minority groups, and who are motivated to pursue careers in the engineering field. Contact Bell Laboratories, 600 Mountain Avenue, Murray Hill, New Jersey 07974.

Engineering Scholarship Program for Minority Community College Graduates provides financial assistance to minorty students who are enrolled in 2-year programs and who would have difficulty in meeting expenses in a 4-year college. Individual institutions nominate minority students for consideration. The amount of the award depends on need. Deadlines are in December of each year. Contact the College Scholarship Service of the College Board, 888 Seventh Avenue, New York NY 100199; (212 582-6210

Kodak Minority Academic Awards Program Recognizes scholastically proven minority students and encourages their potential for educational excellence by providing a program of scholarships in science, engineering, and quantitative business studies at selected post secondary schools. Awards are granted annually at 27 public and private colleges and universities. The program covers approximately 50% of tuition costs. 59 awards are granted each year. Contact the Eastman Kodak Company, 343 State Street, Rochester, NY 14650; (716) 724-3127.

Graduate Engineering for miorities (GEM) The purpose of this program is to increase the number of minority students entering graduate engineering studies, and to give financial support during graduate study in any one of the various disciplines of engineering, and to provide practical engineering experience through summer work opportunities. The criteria for selection is U.S. Citizenship, specific ethnicity, and determined interest in pursuing graduate studies in engineering. Contact the National Consortium for Graduate Degrees for Minorities in Engineering, Inc., P.O. Box 537, Notre Dame, IN 46556; (209) 239-7183

NSPE Boston University 20 unrestricted scholarships, 5 scholarships for women, 5 scholarships for minorities (Minimum of $3,000 annually for four years.) Contact Boston University, College of Engineering, 110 Cummington Street, Boston MA 02215.

NSPE The John Hopkins University Offers one full-tuition scholarship for an outstanding minority student interested in any field of engineering offered at C.W.C. Whiting Shool of Engineering. Selection is based on the candidate's academic achievement and potential. Final selection is made by the Admissions Committee. Contact the John Hopkins University, Merryman Hall, Baltimore, Maryland 21218.

NSPE Prairie View A&M University three scholarships for minority persons and three unrestricted scholarships of $1,000 each for four years are available. The scholarships are honors scholarships. They offer $1,000 per year to assist the student in defraying his or her tuition fees and room and board. The scholarships are renewable each year provided the student maintains an overall grade point average of 3.0. Contact Prairie View A&M University, College of Engineering, P.O. Box 2521, Prairie View, TX 77445.

GEOSCIENCE

AGI Minority Participation Program Scholarships Awards are limited to geoscience majors who are U.S. Citizens and members of the following ethnic groups: Black Americans, Hispanics, and Native Americans. Selection is based on academic excellence, need, and probable future success in the geosciences profession. Support ranges from $250 to $1,500 per year. Deadline occurs every February. Contact the American Geological Institute, Box 11131 Lamar University Station, Beaumont, TX 77710; (713) 838-8233.

AGU Minority scholarships This program is available to a number of minorities including Hispanic-Americans. Awards are granted to students interested in pursuing education in the geosciences. The basis of the award relies on academic excellence, need, and the probablity of success in the field. Up to a maximum of $1,500 is awarded per academic year. Recipients may reapply for consideration in succeeding years. Contact the American Geophysical Union, Sandia Laboratories, P.O. Box 5800, Organization 4731, Albuquerque New Mexico 87115.

LAW

Legal Opportunities Scholarhip Program A LOSP award consists of a grant of tuition by the participating law school and a living expense grant up to $2,000 per year. The participating schools are the University of the Chicago, De Paul, Chicago-Kent, Loyola, and Loyola, and Northwestern Universities, and the University of Illinois. Contact the program at Suite 4400, One IBM Plaza, Chicago, ILlinois 60611.

PHYSICS

Corporate Sponsored Scholarships for Minority Undergradute Students in Physics This program provides financial assistance to minority group studnets interested in studying physics on the undergraduate level. Any Black American, Hispanic American or Native American U.S. Citizen who plans to major in physics may apply. Each scholarship consists of $2,900 awarded to the student for tuition, room and board, and $500 is awarded to the host department. Deadline is March of each year. Contact the American Physics Society, 335 East 45th Street, New York, NY 10017; (212) 682-7342

Grants:

ENGINEERING

Grants for Minority & Female Engineering Students Provides assistance to minorities and women who are interested in postsecondary education in engineering. These awards are made to minority or female freshmen (or sophomore transfer students) who demonstrate outstanding potential in the fields of chemical, mechanical, or electrical engineering. The stipend available is $500. It is renewable each year. Contact Koppers Company, Inc., Pittsburgh, PA 15219 (412) 227-2000

National Society of Professional Engineers Racial Minority Grants Applicants must be Native Americans, Blacks, Hispanics (including Puerto Ricans). They must be seniors and rank in the upper one-fourth of their high school class or be otherwise recommended by their principal, and be citizens of the U.S. The school the applicant plans to attend must be accredited by the Engineers' Council for Professional Development. Two one-year grants of $1,000 each are awarded annually. Contact the society at 20299 "K" Street, N.W. Washington D.C. 20006.

PUBLIC BROADCASTING

Minority Training Grant Program provides on-the-job training to ethnic minorities to prepare them for prefessional, managerial, or technical positions within public broadcasting. **Only qualified public radio or television stations may apply.** Individuals wishing to participate in the program should contact their local public radio or television station to make arrangements to apply. Grants average $13,000. Deadline is May and December of each year. Contact the Corporation for Public Broadcasting, Office of Training and Development Services, 1111 Sixteenth Street, N.W. Washington DC 20036; (202) 293-6160

Fellowships/Grants:

EDUCATION

Dorothy Danforth Compton Fellowships Provides financial assistance to minority graduate students attending universities supported by Daanforth Foundation Grants who wish to be college teachers. Black American, Hispanic American and Native American college graduates who are interested in becoming college teachers are eligible to apply. Each of ten universities has received grants of up to $300,000 from the Danforth Foundation. Contact the Danforth Foundation, 222 South Central Avenue, St. Louis, MO 63105.

JOURNALISM

American Newspaper Publishers Association Foundation provides fellowships for minority students in journalism. All applications for ANPA Foundation minority fellowships must be made through the candidate's journalism school. Contact ANPA at P.O.Box 17407, Dulles International Airport, Washington, D.C. 20041.

MEDICINE

National Medical Fellowships, Inc. Awards scholarships to members of minority groups who have been accepted by accredited schools of allopathic and osteopathic accredited schools of medicine in the U.S. Applicants must be U.S. citizens. Awards are based on need. Contact the Scholarship Program, National Medical Fellowships, 254 West 31st Street, New York, NY 10001.

MERCHANT MARINE

Arco (Atlantic-Richfield Company) Assistance is available to minority group members and women who are interested in pursuing careers in merchant marine professions. Contact the California Maritime Academy, P.O. Box 1392, Vallejo, CA 94590. File SAAC application with College Scholarship Service by March 21st.

FINANCIAL ASSISTANCE FOR SPECIFIC FIELDS OF STUDY

ANIMAL SCIENCE

National 4-H Council offers more than 270 4-H college scholarships with a range from $500-$1,500. The majority are open only to current 4-H members who have won state honors in specific 4-H projects. Other college schoalrships are available to present or former 4-H members now enrolled in college. Applicants for the latter should have an interest in the following: animal science, veterinary medicine, forestry, or agricultural business, economics and marketing. For information write to State 4-H Leader at the State Land-Grant University. A list of these leaders may be obtained from the National 4-H Council, 7100 Connecticut Avenue, Chevy Chase, Maryland 20815.

CHIROPRACTIC

The International Chiropractors Association provides funds directly to student ICA Chapters for their distribution of scholarships and educational assistance to students desiring to pursue chiropractic as a career. Upon request, ICA will send a list of Chiropractic Colleges. Write to the International Chiropractors Association, Commission on Education, 1901 "L" St., N.W., Suite 800, Washington, D.C. 20036.

DENTAL

Dental Laboratory Technology Scholarships are one-year scholarships, ranging from $500 to $600. A scholarship may be renewed for a second year if the student satisfactorily completes the first year and funding is available. For information write to: American Fund for Dental Health, Attention: Director of Programs, Suite 1630, 211 East Chicago Avenue, Chicago, Illinois 60611.

EDUCATION

Educational Communications Scholarship Foundation provides a minimum of 50 awards annually of $1,000 each. Semi-finalists are required to write an essay which is evaluated by committee. Some consideration is given for need for financial aid, but this is not a major factor. Applications may be obtained in most high school guidance offices or write directly to: Education Communications Scholarship Foundation, 721 N. McKinley Road, Lake Forest, Illinois 60045.

ENGINEERING

The American Society of Heating, Refrigeration, Air Conditioning Engineers, Inc. offers a grants-in-aid to a full time student of ASHRAE-related technologies to encourage students to continue preparation for service in the industry. An application is made on the student's behalf by a faculty advisor. Up to $6,000 may be awarded during a calendar year. Applications are available from the Director of Research, American Society of Heating, Refrigeration and Air Conditioning Engineers, Inc., 1791 Tullie Circle, N.E., Atlanta, Georgia 30329.

(engineering cont.)

The Westinghouse Educational Foundation sponsors the Bertha Lamme Scholarship - three $1,000 scholarships awarded to young women entering engineering as freshmen. For information write Society of Women Engineers, United Engineering Center, Room 305, 345 East 47th Street, New York, NY 10017.

FOOD TECHNOLOGY

Institute of Food Technologists administers fellowships and scholarships to students pursuing a program leading to a degree in the general field of Food Technology or Food Science. Winners must be enrolled in an IFT approved U.S. or Canadian educational institution. Graduate fellowship winners may be enrolled in any U.S. or Canadian educational institution that is conducting fundamental research in food science or technology.

Booklet, IFT Scholarship Fellowship Program and applications are available from IFT Scholarship Department, 221 N. LaSalle St., Suite 2120, Chicago, Illinois 60601, or, from Department Head of approved institution.

National Institute for the Food Service Industry administers the following scholarship programs for students who are interested in a management career in the food service industry including hotel, restaurant, and institutional management:

H.J. Heinz Company Scholarship Program

A. Junior/Community College Scholarship Award. For high school graduates enrolled or planning to enroll in a program leading an associate degree in food service management at a junior/community college. Three scholarships at $1,900 each awarded annually. Basic amount of $1,300 per year is given for two years. Winners are expected to find summer employment related to food service management.

B. Senior College Scholarship Award. For students completing their second year in food service education in a four-year institution or those in a two-year program who wish to continue at a four-year institution. Seven scholarships at $2,600 each are awarded annually. Basic amount of $950 per year is given for two years. Winners are expected to find summer employment related to food service management. Also available: Graduate Degree Fellowships.

Golden Plate Scholarship Program

Sponsored by International Food Service Manufacturers Association - offers approximately 100 awards to students enrolled or planning to enroll in a food service program in a junior/community college, senior college or graduate school. The amount of each scholarship is $750. Awards are for one academic year.

Further information and applications may be obtained from: National Institute for the Foodservice Industry, 20 North Wacker Drive, Suite 2620, Chicago, Illinois 60606.

GOLF

Western Golf Association sponsors the Evans Scholars Foundation, which annually awards approximately 200 four-year scholarships to qualified caddies. Eligibility for Evans Scholarship: (1) Candidates must have completed junior year in high school and rank in upper 25% of class; (2) must have caddied for a minimum of two years; and (3) must require financial assistance to attend college. Applications are available by writing to Western Golf Association, Golf, Illinois 60029.

GRAPHIC ARTS

The Education Council of the Graphic Arts Industry, Inc., Council's National Scholarship Trust Fund awards scholarships for studies in printing management, printing technology and graphic arts education. Inquiries may be requested by writing: 4615 Forbes Avenue, Pittsburgh, Pennsylvania 15213. Attn: NSTF.

National Scholarship Trust Fund Graphic Arts Technical Foundation - fifty or more scholarships for high school seniors or recent graduates interested in careers in the printing, publishing, and packaging industries: printing management, printing technology, and graphic arts teaching.

National test scores required, SAT, PSAT/NMSQT or ACT.

Contact: National Scholarship Trust Fund, Graphic Arts Technical Foundation, 4615 Forbes Avenue, Pittsburgh, Pennsylvania 15213; 412/621-6941.

HOTEL MANAGEMENT

Club Managers Association of America maintains undergraduate scholarships for students enrolled at colleges and universities offering courses in Hotel, Restaurant and Institutional Management. These scholarships are normally made available to students who have completed at least one year of undergraduate work.

Information can be obtained by writing: the Club Managers Association of America, 7615 Winterberry Place, Washington, D.C. 20034.

JOURNALISM

The Dow Jones Newspaper Fund, Inc. lists more than $3 million in financial aid from universities and colleges, newspapers, professional socieites and journalism-related organizations for students majoring in journalism/mass communications. Single copies of the Guide are available at no charge to interested individuals. The Fund operates two editing internship programs: the Newspaper Editing Intern Program for college juniors and the Minority Editing Intern Program for college seniors.

The internships offer students the opportunity to earn scholarships after successfully completing a summer of paid employment as a copy editor on a daily newspaper. The Fund also sponsors Urban Journalism Workshops that are designed for inner-city minority high school students.

For information and a copy of the Journalism Career and Scholarship Guide, write the Dow Jones Newspaper Fund, P.O. Box 300, Princeton, New Jersey 08540.

(journalism cont.)

The Theodore A. Sennill Journalism Scholarship is offered annually by the National Newspaper Foundation to a junior or senior enrolled full-time in an accredited sequence of journalism. The scholarship program is designed to encourage study in the print media field. The student must have at least a B average and a recommendation by the Dean, Director or Department Head of the school in which he/she is enrolled. Write for an application to Selection Committee, Sennill Scholarship, National Newspaper Foundation, 1627 K Street, N.W., Suite 400, Washington, D.C. 20006.

METALLURGY

The American Society for Metals Foundation for Education and Research sponsors $500 undergraduate scholarships for students in metallurgy who are attending colleges or universities and are citizens of the United States, Canada, or Mexico. For information write: American Society for Metals, Metals Park, Ohio 44073.

MEDICINE

ASMT Education & Research Fund, Inc. provides a scholarship to medical technology students who have completed the first semester of their sophomore year. This scholarship will be paid in equal installments to one recipient for the junior and senior year in college. The Fisher and the Graduate Specialty Scholarship applications are available from the ASMT Education & Research Fund, 330 Meadow Fern Drive, Houston, Texas 77067.

The Allstate Foundation provides nursing education scholarships annually to approximately 300 young persons. Funds are awarded through various schools of nursing and through some constituent leagues for nursing. (Addresses are available from Allstate Foundation, Allstate Plaza, Northbrook, Illinois 60062 or the director of the school of nursing where you have been accepted.) Scholarships provide funds to meet tuition charges in hospital and college schools of nursing. Allstate also provides Human Care Services Awards at George Williams College, 555 31st Street, Downers Grove, Illinois 60515.

American Medical Technologists' Scholarship Program offers five scholarships of $250 each to high school graduates interested in pursuing medical technology or medical assisting studies. Awards are based primarily on need, with consideration given to goals, school grades, activities, experience and personal references. Applicants must be enrolled, or contemplate enrolling in a school accredited by the Accrediting Bureau of Health Education Schools (list available by contacting the ABHES, 29089 U.S. 20 West, Elkhart, Indiana 46514), or enrolled or contemplate enrolling in a college, university or junior college medical technology or medical assisting program. Applications and supporting documents are available from AMT, 710 Higgins Road, Park Ridge, Illinois 60068.

(medicine cont.)

Nurses' Educational Funds is an organization which grants scholarships to registered nurses pursuing further study through degree programs. Men and women who are members of The American Nurses Association and who qualify for these awards study in nursing programs accredited by the National League for Nursing in colleges and universities of their choice.

Write for application forms or additional information to Nurses' Educational Funds, 555 West 57th Street, New York, NY 10019.

Texas Rural Medical Education Program. The Board was created for the purpose of issuing loans, grants and scholarships to Texas residents who are accepted by or are attending an accredited medical school listed by the World Health Organization and who have a desire to practice medicine in a rural area of Texas. The Board will give preference to qualified applicants who are unable to pay tuition and expenses. Texas residents attending medical schools in Texas are given priority over Texas residents attending medical schools within the United States and outside of the United States. The applicant must enter into a contract with the State of Texas. For each year of medical practice in a rural area of Texas, one-fifth of the loan and interest is credited to the borrower. After five years of rural practice, the loan is fully paid and the contract with the State of Texas if fulfilled.

For information write State Rural Medical Education Board, Southwest Tower Building, 211 East Seventh Street, Austin, Texas 78701 or call 512/475-0801.

PUBLIC SERVICE

The Harry S. Truman Memorial Scholarship Program awards scholarships, through nationwide competition, to persons who demonstrate outstanding potential for and who plan to pursue a career in public service. Scholarships shall not exceed four academic years; neither shall they exceed the cost of tuition, fees, books, room and board, or $5,000, whichever is less, for each year of study. Recipients must be college juniors in the initial year of the award. Each state shall be assured at leastone recipient each year, and the scholarships may apply to any institution of higher education offering courses of study or training to prepare persons for a career in government. The institution's nominations must be forwarded to the Foundation by December 1. Truman Scholarship Foundation, 712 Jackson Place, N.W., Washington, D.C. 20006.

REHABILITATION

Kappa Kappa Gamma Fraternity awards scholarships to female citizens of the U.S. or Canada who are juniors or seniors in college or graduate students working towards a degree in the field of rehabilitation. Applicants must have completed two years of study on a campus where there is a chapter or be a graduate student. Scholarships are granted to assist in preparation for work with the mentally retarded, physically handicapped, socially deprived, emotionally disturbed and the aged.

Details are available by sending a self-addressed stamped envelope to Kappa Kappa Gamma Fraternity Headquarters, P.O. Box 2079, Columbus, Ohio 43216.

SCIENCE

The Society of Exploration Geophysicists Foundation offers numerous scholarship opportunities to students who intend to pursue a college course directed toward a career in Geophysics. Scholarships ranging from $750 to $1,000 annually are available to students wishing to enter college, already in college and at the graduate level.

Information may be secured from the Society's Scholarship Committee, P.O. Box 3098, Tulsa, Oklahoma 74101.

The Westinghouse Educational Foundation sponsors the following award annually:

The Science Talent Search - forty awards. The student should request his/her science teacher to write to Science Clubs of America, 1719 N Street, N.W., Washington, D.C. 20036 to obtain information and application forms.

U.S. Department of Education Regional Offices

Region I

Connecticut Maine Massachusetts New Hampshire Rhode Island Vermont	Office of Student Financial Assistance U.S. Department of Education J. W. McCormack Post Office and Courthouse Building, Room 510 Boston, Massachusetts 02109 (617) 223-6895

Region II

New Jersey New York Puerto Rico Virgin Islands Panama Canal Zone	Office of Student Financial Assistance U.S. Department of Education 26 Federal Plaza, Room 3954 New York, New York 10278 (212) 264-4426

Region III

Delaware District of Columbia Maryland Pennsylvania Virginia West Virginia	Office of Student Financial Assistance U.S. Department of Education P.O. Box 13716 Philadelphia, Pennsylvania 19101 (215) 596-0247

Region IV

Alabama Florida Georgia Kentucky Mississippi North Carolina South Carolina Tennessee	Office of Student Financial Assistance U.S. Department of Education 101 Marietta Tower, Suite 423 Atlanta, Georgia 30323 (404) 221-4171

Region V

Illinois Indiana Michigan Minnesota Ohio Wisconsin	Office of Student Financial Assistance U.S. Department of Education 300 South Wacker Drive Chicago, Illinois 60606 (312) 353-8942

Region VI

Arkansas Louisiana New Mexico Oklahoma Texas	Office of Student Financial Assistance U.S. Department of Education 1200 Main Tower Building Dallas, Texas 75202 (214) 767-3811

Region VII

Iowa Kansas Missouri Nebraska	Office of Student Financial Assistance U.S. Department of Education 324 East 11th Street, 9th Floor Kansas City, Missouri 64106 (816) 374-3136

Region VIII

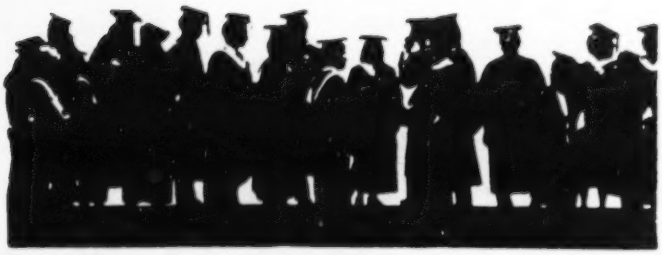
Colorado Montana North Dakota South Dakota Utah Wyoming	Office of Student Financial Assistance U.S. Department of Education 1961 Stout Street—3rd Floor—FOB Denver, Colorado 80294 (303) 844-3676

Region IX

Arizona California Hawaii Nevada American Samoa Guam Trust Territory of the Pacific Islands Wake Island	Office of Student Financial Assistance U.S. Department of Education 50 United Nations Plaza San Francisco, California 94102 (415) 556-0137

Region X

Alaska Idaho Oregon Washington	Office of Student Financial Assistance U.S. Department of Education Third and Broad Building Mail Stop 102 2901 Third Avenue Seattle, Washington 98121 (206) 442-4027



State Educational Agencies (Sources of Information on Guaranteed Student Loans/PLUS Loans and State Student Aid)

ALABAMA
Alabama Commission on Higher Education
1 Court Square, Suite 221
Montgomery, Alabama 36197
GSL and State Aid:
(205) 269-2700

ALASKA
Alaska Commission on Postsecondary Education
400 Willoughby Avenue
Pouch FP
Juneau, Alaska 99811
GSL and State Aid:
(907) 465-2962

ARIZONA
GSL: Arizona Educational Loan Program
2600 North Central Avenue
Suite 621
Phoenix, Arizona 85004
(800) 352-3033 (AZ students only)
(602) 252-5793

State Aid:
Commission for Postsecondary Education
1645 West Jefferson
Suite 127
Phoenix, Arizona 85007
(602) 255-3109

ARKANSAS
GSL: Student Loan Guarantee Foundation of Arkansas
219 So. Victory
Little Rock, Arkansas 72201
(501) 371-2634

State Aid: Department of Higher Education
1301 West 7th Street
Little Rock, Arkansas 72201
(501) 371-1441, Ext. 56

CALIFORNIA
California Student Aid Commission
1410 Fifth Street
Sacramento, California 95814
GSL: (916) 323-0435
State Aid: (916) 445-0880

COLORADO
GSL: Colorado Guaranteed Student Loan Program
11990 Grant, Suite 500
North Glenn, Colorado 80233
(303) 450-9333

State Aid: Colorado Commission on Higher Education
Colorado Heritage Center
1300 Broadway, 2nd Floor
Denver, Colorado 80203
(303) 866-2723

CONNECTICUT
GSL: Connecticut Student Loan Foundation
25 Pratt Street
Hartford, Connecticut 06103
(203) 547-1510

State Aid: Connecticut Department of Higher Education
61 Woodland Street
Hartford, Connecticut 06105
(203) 566-2618

DELAWARE
GSL: Delaware Higher Education Loan Program
c/o Brandywine College
P.O. Box 7139
Wilmington, Delaware 19803
(302) 478-3000

State Aid:
Delaware Postsecondary Education Commission
Carvel State Office Building
820 North French Street
4th Floor
Wilmington, Delaware 19801
(302) 571-3240

DISTRICT OF COLUMBIA
GSL: Higher Education Loan Program of Washington, D.C.
1030 15th St., N.W.
Suite 1050
Washington, D.C. 20005
(202) 289-4500

State Aid: Office of Postsecondary Education Research and Assistance
D.C. Department of Human Services
1331 H Street, N.W.
Suite 600
Washington, D.C. 20005
(202) 727-3688

FLORIDA
Office of Student Financial Assistance
Knott Building
Tallahassee, Florida 32301
GSL: (904) 488-8093
State Aid: (904) 488-6181

GEORGIA
Georgia Student Finance Commission
2082 East Exchange Place
Suite 200
Tucker, Georgia 30084
GSL: (404) 493-5468
State Aid: (404) 493-5444

HAWAII
GSL: Hawaii Education Loan Program
1314 South King Street
Suite 962
Honolulu, Hawaii 96814
(808) 536-3731

State Aid: State Postsecondary Education Commission
209 Bachman Hall
University of Hawaii
2444 Dole Street
Honolulu, Hawaii 96822
(808) 948-8213

IDAHO
GSL: Student Loan Fund of Idaho, Inc.
Processing Center
P.O. Box 730
Fruitland, Idaho 83619
(208) 452-4058

State Aid: Office of State Board of Education
650 West State Street
Room 307
Boise, Idaho 83720
(208) 334-2270

ILLINOIS
Illinois State Scholarship Commission
106 Wilmot Road
Deerfield, Illinois 60015
GSL: (312) 945-7040
State Aid: (312) 948-8550

INDIANA
State Student Assistance Commission of Indiana
964 North Pennsylvania Avenue
Indianapolis, Indiana 46204
GSL: (317) 232-2366
State Aid: (317) 232-2351

IOWA
Iowa College Aid Commission
201 Jewett Building
9th and Grand Avenue
Des Moines, Iowa 50309
GSL: (515) 281-4890
State Aid: (515) 281-3501

KANSAS
GSL: Higher Education Assistance Foundation
6800 College Blvd.
Suite 600
Overland Park, Kansas 66211
(913) 345-1300

State Aid: Kansas Board of Regents
Suite 609, Capitol Tower
400 W. 8th
Topeka, Kansas 66603
(913) 296-3517

KENTUCKY
Kentucky Higher Education Assistance Authority
1050 U.S. 127 South
West Frankfort Office Complex
Frankfort, Kentucky 40601
GSL and State Aid:
(502) 564-7990

LOUISIANA
Governor's Special Commission on Education and Services
P.O. Box 44127
Capitol Station
Baton Rouge, Louisiana 70804
GSL and State Aid:
(504) 925-3630

MAINE
Maine Department of Educational and Cultural Services
Division of Higher Education Services
State House Station 119
Augusta, Maine 04333
GSL and State Aid:
(207) 289-2183

MARYLAND
GSL: Maryland Higher Education Loan Corporation
2100 Guilford Avenue
3rd Floor
Baltimore, Maryland 21218
(301) 659-6555

State Aid: Maryland State Scholarship Board
2100 Guilford Avenue
2nd Floor
Baltimore, Maryland 21218
(301) 659-6420

MASSACHUSETTS
GSL: Massachusetts Higher Education Assistance Corporation
330 Stuart Street
Boston, Massachusetts 02116
(617) 426-9796

State Aid: Massachusetts Board of Regents of Higher Education
Scholarship Office
330 Stuart Street
Boston, Massachusetts 02116
(617) 727-9420

MICHIGAN
GSL: Michigan Department of Education
Guaranteed Student Loan Program
Box 30047
Lansing, Michigan 48909
(517) 373-0760

State Aid: Michigan Department of Education
P.O. Box 30008
Lansing, Michigan 48909
(517) 373-3394

MINNESOTA
GSL: Higher Education Assistance Foundation
85 East 7th Street
Suite 500
St. Paul, Minnesota 55101
(612) 227-7661

State Aid: Minnesota Higher Education Coordinating Board
Capitol Square, Suite 400
550 Cedar Street
St. Paul, Minnesota 55101
(612) 296-3974

MISSISSIPPI
GSL: Mississippi Guarantee Student Loan Agency
3825 Ridgewood Road
P.O. Box 342
Jackson, Mississippi 39205-2336
(601) 982-6663

State Aid: Mississippi Postsecondary Education Financial Assistance Board
P.O. Box 2336
Jackson, Mississippi 39225-2336
(601) 982-6168

MISSOURI
Coordinating Board for Higher Education
P.O. Box 1438
Jefferson City, Missouri 65102
GSL and State Aid:
(314) 751-3940

MONTANA
Montana University System
33 South Last Chance Gulch
Helena, Montana 59620
GSL: (406) 444-6594
State Aid: (406) 444-6570

NEBRASKA
GSL: Higher Education Assistance Foundation
Cornhusker Bank Building
11th and Cornhusker Highway
Suite 304
Lincoln, Nebraska 68521
(402) 476-9129

State Aid: Nebraska Coordinating Commission for Postsecondary Education
P.O. Box 95005
Lincoln, Nebraska 68509
(402) 471-2847

NEVADA
GSL: Nevada State Department of Education
400 West King Street
Carson City, Nevada 89710
(702) 885-5914

State Aid: Financial Aid Office
University of Nevada, Reno
Room 200 TSSC
Reno, Nevada 89557
(702) 784-4666

NEW HAMPSHIRE
GSL: New Hampshire Higher Education Assistance Foundation
P.O. Box 877
Concord, New Hampshire 03301
(603) 225-6612

State Aid: New Hampshire Postsecondary Education Commission
2½ Beacon Street
Concord, New Hampshire 03301
(603) 271-2555

NEW JERSEY
GSL: New Jersey Higher Education Assistance Authority
C. N. 543
Trenton, New Jersey 08625
(609) 292-3906

State Aid: Department of Higher Education
Office of Student Assistance
Number 4 Quakerbridge Plaza
C. N. 540
Trenton, New Jersey 08625
1-(800) 962-INFO (within NJ)
(609) 588-3230

NEW MEXICO
GSL: New Mexico Educational Assistance Foundation
P.O. Box 27020
Albuquerque, New Mexico 87125-7020
(505) 345-3371

State Aid: Board of Educational Finance
1068 Cerrillos Road
Santa Fe, New Mexico 87501-4295
(505) 827-8300

NEW YORK
New York State Higher Education Services Corporation
99 Washington Avenue
Albany, New York 12255
GSL: (518) 473-1574
State Aid: (518) 474-5642

NORTH CAROLINA
North Carolina State Education Assistance Authority
P.O. Box 2688
Chapel Hill, North Carolina 27515
GSL and State Aid:
(919) 549-8614

NORTH DAKOTA
GSL: Bank of North Dakota
Student Loan Department
700 Main Street East
Box No. 5509
Bismarck, North Dakota 58502-5509
(701) 224-5656

State Aid: North Dakota Student Financial Assistance Program
10th Floor, State Capitol
Bismarck, North Dakota 58505-0154
(701) 224-4114

OHIO
GSL: Ohio Student Loan Commission
P.O. Box 16610
Columbus, Ohio 43266-0610
(614) 466-3091

State Aid: Ohio Board of Regents
Student Assistance Office
3600 State Office Tower
30 East Broad Street
Columbus, Ohio 43215
(614) 466-7420

OKLAHOMA
Oklahoma State Regents for Higher Education
500 Education Building
State Capitol Complex
Oklahoma City, Oklahoma 73105
GSL and State Aid:
(405) 521-8262

OREGON
Oregon State Scholarship Commission
1445 Willamette Street
No. 9
Eugene, Oregon 97401
1-(800) 452-8807 (within OR)
GSL: (503) 686-3200
State Aid: (503) 686-4166

PENNSYLVANIA
Pennsylvania Higher Education Assistance Agency
660 Boas Street
Harrisburg, Pennsylvania 17102
GSL:
1-(800) 692-7392 (within PA)
(717) 257-2860
State Aid:
1-(800) 692-7435 (within PA)
(717) 257-2500

RHODE ISLAND
Rhode Island Higher Education Assistance Authority
274 Weybosset Street
Providence, Rhode Island 02903
GSL and State Aid:
(401) 277-2050

SOUTH CAROLINA
GSL: South Carolina Student Loan Corporation
Interstate Center, Suite 210
P.O. Box 21487
Columbia, South Carolina 29221
(803) 798-0916

State Aid: Higher Education Tuition Grants Agency
411 Keenan Building
Box 11638
Columbia, South Carolina 29211
(803) 758-7070

SOUTH DAKOTA
GSL: Education Assistance Corporation
115 First Avenue, S.W.
Aberdeen, South Dakota 57401
(605) 225-6423

SOUTH DAKOTA
GSL: Education Assistance Corporation
115 First Avenue, S.W.
Aberdeen, South Dakota 57401
(605) 225-6423

State Aid: Department of Education and Cultural Affairs
Richard F. Kneip Building
700 N. Illinois Street
Pierre, South Dakota 57501
(605) 773-3134

TENNESSEE
Tennessee Student Assistance Corporation
B-3 Capitol Towers—Suite 9
Nashville, Tennessee 37219-5097
GSL and State Aid:
1-(800) 342-1663 (within TN)
(615) 741-1346

TEXAS
GSL: Texas Guaranteed Student Loan Corporation
P.O. Box 15996
Austin, Texas 78761
(512) 835-1900

State Aid: Coordinating Board, Texas College and University System
P.O. Box 12788, Capitol Station
Austin, Texas 78711
(512) 475-8169

UTAH
GSL: Loan Servicing Corp. of Utah
660 South 200 East
Salt Lake City, Utah 84111
(801) 363-9151

State Aid: Utah State Board of Regents
3 Triad Center, Suite 550
Salt Lake City, Utah 84180-1205
(801) 538-5247

VERMONT
Vermont Student Assistance Corporation
Champlain Mill
P.O. Box 2000
Winooski, Vermont 05404
GSL and State Aid:
1-(800) 642-3177 (within VT)
(802) 655-9602

VIRGINIA
GSL: State Education Assistance Authority
6 North Sixth Street
Suite 300
Richmond, Virginia 23219
(804) 786-2035

State Aid: State Council of Higher Education for Virginia
James Monroe Building
101 N. 14th Street
Richmond, Virginia 23219
(804) 225-2141

WASHINGTON
GSL: Washington Student Loan Guaranty Association
500 Colman Building
811 First Avenue
Seattle, Washington 98104
(206) 625-1030

State Aid: Council for Postsecondary Education
908 East Fifth Avenue
Olympia, Washington 98504
(206) 753-3571

WEST VIRGINIA
GSL: Higher Education Assistance Foundation
Higher Education Loan Program of West Virginia, Inc.
P.O. Box 591
Charleston, West Virginia 25322
(304) 345-7211

State Aid: West Virginia Board of Regents
P.O. Box 4007
Charleston, West Virginia 25364
(304) 347-1211

WISCONSIN
GSL: Wisconsin Higher Education Corporation
137 East Wilson Street
Madison, Wisconsin 53703
(608) 266-2897

State Aid: Wisconsin Higher Educational Aids Board
P.O. Box 7885
Madison, Wisconsin 53707
(608) 267-2206

WYOMING
GSL: Higher Education Assistance Foundation
American National Bank Building
20th Street at Capitol
Suite 320
Cheyenne, Wyoming 82001
(307) 635-3259

State Aid: Wyoming Community College Commission
2301 Central Avenue
Barrett Building, 3rd Floor
Cheyenne, Wyoming 82002
(307) 777-7763

AMERICAN SAMOA
GSL: Pacific Islands Educational Loan Program
United Student Aid Funds, Inc.
1314 South King Street
Suite 962
Honolulu, Hawaii 96814
(808) 536-3731

State Aid: American Samoa Community College
P.O. Box 2609
Pago Pago, American Samoa 96799
(684) 699-9155

NORTHERN MARIANA ISLANDS
GSL: See American Samoa

State Aid: Northern Marianas College Board of Regents
P.O. Box 1250
Saipan, CM 96950
(Saipan) 7312

GUAM
GSL: See American Samoa

State Aid: University of Guam
UOG Station
Mangilao, Guam 96913
(671) 734-2921

PUERTO RICO
GSL: Higher Education Assistance Corporation
P.O. Box 42001
Minillas Station
San Juan, Puerto Rico 00940-2001
(809) 723-6000

State Aid: Council on Higher Education
Box F-UPR Station
San Juan, Puerto Rico 00931
(809) 751-5082/1136

TRUST TERRITORY OF THE PACIFIC ISLANDS
GSL: See American Samoa

State Aid: Community College of Micronesia
P.O. Box 159
Kolonia, Ponape, F.S.M. 96941
(Ponape) 480 or 479

Micronesian Occupational College
P.O. Box 9
Koror, Palau 96940
471

VIRGIN ISLANDS
Board of Education
P.O. Box 11900
St. Thomas, Virgin Islands 00801
GSL and State Aid:
(809) 774-4546

USAF, INC.
United Student Aid Funds Processing Center
P.O. Box 50827
Indianapolis, Indiana 46250
(800) 382-4506 (within IN)
(800) 428-9250